

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Sheri Johnson	Debtor(s)	CHAPTER 13
MIDFIRST BANK	Movant	
vs.		
Sheri Johnson	Debtor(s)	NO. 21-12778 MDC
Kenneth E. West	Trustee	
		11 U.S.C. Section 362

**MOTION OF MIDFIRST BANK
FOR RELIEF FROM THE AUTOMATIC STAY
UNDER SECTION 362**

1. Movant is MIDFIRST BANK.
2. Debtor(s) is/are the owner(s) of the premises 21 Goodrock Road, Levittown, PA 19057, hereinafter referred to as the mortgaged premises.
3. Movant is the holder of a mortgage, original principal amount of \$224,358.00 on the mortgaged premises that was executed on October 31, 2016. The Mortgage has been assigned as follows: FROM Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Stonegate Mortgage Corporation, its successors and assigns, TO MidFirst Bank, by assignment of mortgage dated October 20, 2021, recorded in Bucks County PA on October 21, 2021, as Instrument Number 2021096894.
4. Kenneth E. West, is the Trustee appointed by the Court.
5. The commencement and/or continuation of the mortgage foreclosure proceedings by reason of non-payment of monthly mortgage payments were stayed by the filing of a Chapter 13 Petition in Bankruptcy by the Debtor(s).
6. Debtor(s) has/have failed to make the monthly post-petition mortgage payments in the amount of \$7,311.04 less suspense of \$941.78, for the months of February 2023 through May 2023.
7. The total amount necessary to reinstate the loan post-petition is \$6,369.26.
8. Movant is entitled to relief from stay for cause.

9. Movant further seeks relief in order to, at its option, offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. Movant may contact Debtor(s) via telephone or written correspondence to offer such an agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement.

10. This motion and the averments contained therein do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this motion, including fees and costs, due under the terms of the mortgage and applicable law.

WHEREFORE, Movant prays that an Order be entered modifying the Stay and permitting Movant to proceed with its mortgage foreclosure on the mortgaged premises, and to allow the Sheriff's Grantee to take any legal action to enforce its right to possession of the mortgage premises. Further, Movant prays that an Order be entered awarding Movant the costs of this suit, reasonable attorney's fees in accordance with the mortgage document and current law together with interest.

/s/ Mark A. Cronin

Mark A Cronin, Esquire
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
Phone: (215)-627-1322
Attorneys for Movant/Applicant

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